

for your **Benefit**



Department of Health and Family Services
Division of Health Care Financing

A newsletter for HIRSP members

Winter 2005

Weathering the 2004-2005 flu season: Important facts

The flu season is upon us, and while some of us have been vaccinated against the flu, others of us have not, due to vaccine shortages or other factors. This article explores symptoms of the flu, flu prevention, and what you can do to alleviate the symptoms if you should get the illness.

Influenza virus types A and B are spread from person to person primarily by coughing and sneezing. The incubation period (the time period between infection and the onset of symptoms) for influenza averages two days, but can range from one to four days. Typically, adults are infectious one day before symptoms

begin through approximately five days after the onset of the illness. Children can be infectious more than 10 days, and young children can spread the virus for up to six days before the illness even begins.

The incubation period (the time period between infection and the onset of symptoms) for influenza averages two days, but can range from one to four days.

Symptoms of influenza without complications include the *abrupt* onset of fever, body aches, sore throat, fatigue, runny nose, headache, and an irritated, nonproductive cough. Children may also experience ear-ache, nausea, and vomiting.

Preventing the flu

Taking the following precautions may prevent the spread of influenza:

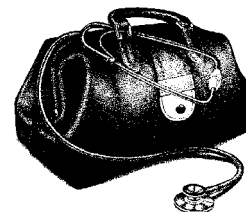
- *Avoid close contact with people who are sick.* If you are sick, keep your distance from others.
- *Stay home when you are sick.* Limit your exposure to others while you are sick.
- *Cover your mouth and nose when you cough or sneeze.* Use

a tissue if possible, but your sleeve will work if a tissue is not handy.

- *Wash your hands often.* Frequent hand washing with warm water and soap or an alcohol-based hand cleanser will help protect you from germs.

- *Avoid touching your eyes, nose, or mouth.* The flu

virus can be introduced into your system this way.



Other good habits, such as getting plenty of sleep, engaging in physical activity, managing stress, drinking water, and eating nutritious food will help you stay healthy all year long.

Home care treatment tips

If you do happen to get the flu, these home care tips may help ease your symptoms:

- *Get extra rest.* When you have the flu, you will most likely need no urging to stay home in bed for a few days. Bed rest will also help you avoid spreading the virus to others.

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Your deductible in the new year

With the start of each new year, your responsibility to pay your HIRSP deductible and coinsurance restarts.

If you are on Plan 1, Option A, this means you will need to satisfy your \$1,000 medical deductible before HIRSP begins paying for covered medical expenses. Once your deductible is satisfied, you are responsible for 20 percent of the next \$5,000 of covered medical expenses, up to \$1,000. After both your medical deductible and coinsurance are satisfied, HIRSP pays 100 percent of its rate for covered medical services for the rest of the calendar year.

If you are on Plan 1, Option B, you will need to satisfy your \$2,500 medical deductible before HIRSP begins paying for covered medical expenses. Once your deductible is satisfied, you will pay a medical coinsurance of 20 percent of the next \$5,000 of covered expenses, up to \$1,000. After both your medical deductible and coinsurance are satisfied, HIRSP pays 100 percent of its rate for covered medical services for the remainder of the calendar year.

If you are a Plan 2 policyholder, once you satisfy a \$500 medical deductible, HIRSP pays 100 percent of its rate for covered medical services for the

rest of the calendar year.

As a reminder, HIRSP puts any amounts that were applied toward your deductible during the last three months of the previous year toward your new year's deductible.

Coinsurance for covered prescription drugs is separate from your medical deductible and coinsurance. Policyholders in all plans pay a drug coinsurance of 20 percent of the allowed amount for the drug, up to a maximum of \$25 per prescription. The drug coinsurance out-of-pocket maximums vary by plan. The carry-over provision does not apply to prescription drug coverage. ■

State health care programs

Several state programs other than HIRSP offer health care coverage that may better suit the needs of HIRSP policyholders or their families. To qualify for these programs, applicants must meet age, income, and other requirements. However, please note that HIRSP policyholders are not eligible to receive both HIRSP and other state health care program benefits simultaneously.

For example, Wisconsin Medicaid is a joint federal/state program created to pay for medical services for low-income people in certain categories. You may qualify for Wisconsin Medicaid benefits if you are citizen of the United States or an "eligible" person, meet the financial eligibility requirements, and are one of the following:

- A relative or caretaker of a deprived child. A deprived child is

a child who has one or both parents absent from the home or has both parents in the home but one parent is incapacitated, unemployed, or an offender working without pay. The caretaker must be a relative of the child to be covered by Wisconsin Medicaid.

- A pregnant woman.
- A person under age 19.
- A person age 65 or older.
- A blind or disabled person.

BadgerCare is a joint federal/state program that offers medical coverage for low-income families. To be eligible for BadgerCare:

- You must have children under age 19 living with you.
- Your income must be within the guideline limits.
- You must not be covered by health insurance.

SeniorCare is a state-sponsored prescription drug assistance program for Wisconsin residents age 65 or older who meet eligibility requirements. Eligibility requirements for SeniorCare include:

- You must be a Wisconsin resident.
- You must be age 65 or older.
- You must pay a \$30 per person annual enrollment fee.

To learn more about Wisconsin Medicaid, BadgerCare, and other health assistance programs, or to apply for benefits, contact your county/tribal social or human services department. To learn more about SeniorCare, contact your local county or tribal aging office. You may also visit these Web sites:

dhfs.wisconsin.gov/medicaid/
dhfs.wisconsin.gov/badgercare/
dhfs.wisconsin.gov/seniorcare/. ■

Case and Disease Management programs coming soon

In 2005, HIRSP policyholders will be able to take advantage of two new programs designed to help manage the care and treatment of chronic and catastrophic conditions. The Case Management and Disease Management programs will be available to policyholders in the spring or summer of this year; more information about the programs will be communicated as it becomes available.

The Case Management program will benefit patients with complex or acute catastrophic conditions. These may range from cancer to motor vehicle accidents. Case Management nurses will identify patients who may benefit from case management and work closely with them, their families, and their health care providers to coordinate proper health care services. Case managers will help

patients navigate the complex medical system and get the most from their HIRSP benefits. Along with improving the continuity and quality of health care, case management will help to increase efficiency and reduce costs.

The Disease Management program will provide proactive health education and will benefit patients with certain chronic diseases such as diabetes, asthma, and depression. The goal of this voluntary program will be to help patients take an active role in managing their disease and to empower them to improve their quality of care and life. Disease Managers will work with the patient, the patient's physician, and other providers to coordinate services and to educate the patient, so long-term and unnecessary complications from a disease can be prevented. ■

United States Department of Health and Human Services awards grant to HIRSP

The United States Department of Health and Human Services (HHS) Secretary Tommy G. Thompson recently announced a \$2.2 million grant to Wisconsin HIRSP. This grant will be used to offset total costs, thereby providing some cost relief to HIRSP policyholders.

To date, the HHS has awarded \$43.6 million to 24 states through two grant programs to support high-risk pools such as HIRSP. Enrollment in high-risk pools is growing, with more than 172,000 individuals enrolled in state pools across the country. ■

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■ *Drink plenty of extra fluids.*

Extra fluids ease a scratchy throat, keep nasal mucus thin, and replace fluids lost from fever. Hot tea with lemon, water, fruit juice, and soup are all good choices.

■ *Avoid smoking and breathing other people's smoke.* This is good advice anytime, but it is especially important when you have a respiratory infection like a cold or the flu.

■ *Breathe moist air.* To help clear a stuffy nose, breathe moist air from a hot shower or from a sink filled with hot water.

■ *Baby your nose.* If the skin around your nose and lips becomes sore from repeated rubbing with tissues, apply a bit of petroleum jelly to the area. Disposable tissues containing lotion may also help.

Medications to treat influenza infections

If you do happen to contract the flu, prescription drugs are available to shorten the course of the illness. When administered within 48 hours of the onset of the symptoms listed previously, the drugs *amantadine* and *rimantadine* can reduce the duration of influenza type A. The drugs *zanamivir* and *oseltamivir* can

reduce the duration of influenza types A and B. Unfortunately, there is limited information on how effective these drugs are in treating influenza in persons who are at high risk for serious flu complications. See your doctor for more information.

For more information, please refer to the Centers for Disease Control and Prevention (CDC) Web site at www.cdc.gov/flu/ or ask for information from your local public health department or physician. ■

Dr. James E. Schneider is the medical director for HIRSP.

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For Your Benefit seeks to provide information about the Wisconsin Health Insurance Risk Sharing Plan (HIRSP) for HIRSP members and the public.



For Your Benefit is published by the Wisconsin Department of Health and Family Services, Division of Health Care Financing, and circulated free by request. This newsletter is also published on HIRSP's Web site at dhfs.wisconsin.gov/hirsp/. Other information, forms, notifications, and documents are also available on the HIRSP Web site.

You may write to HIRSP at:
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Madison WI 53784-0018

HIRSP's telephone numbers are:
1-800-828-4777 toll free
1-608-221-4551 in the Madison area

PHC 12765 (01/05)

HIRSP plan administrator change effective this spring

The Department of Health and Family Services and the HIRSP Board of Governors recently announced plans to award a new plan administrator contract to WPS Health Insurance, which will begin in the spring of this year. Under this new contract, WPS will manage HIRSP enrollment and collect premiums, pay claims, manage premium and deductible subsidies, and collect the insurance industry assessments that partially fund HIRSP.

In addition, HIRSP will begin processing prescription drug claims through Navitus this spring. Information will be sent to policyholders prior to the change.

HIRSP will be sending policyholders more detailed information regarding these changes in the near future. ■

We would like to hear from you! If you have ideas or suggestions for articles you would like to see covered in *For Your Benefit*, please send them to the postal address listed at left.